DOCUMENT RESUME

ED 187 134 FL 011 371

AUTHOR Snyder, Sarah
TITLE Help Yourself to Health Care.
INSTITUTION EMC Corp., St. Paul, Minn.
PUB DATE 80
NOTE 35p.
AVAILABLE FROM EMC Corporation, 180 East Sixth Street, Saint Paul, MN 55101 ($1.85)

EDRS PRICE MF01 Plus Postage. PC Not Available from EDRS.
DESCRIPTORS Check Lists; Community Health Services; Community Resources; *Consumer Education; Consumer Protection; Cultural Education; Drug Use; *English (Second Language); Family Health; *Health Education; *Health Facilities; *Health Insurance; Information Sources; *Medical Services; Pharmacy; Physician Patient Relationship; Primary Health Care; Reading Materials; Specialists; Workbooks

ABSTRACT

A booklet on health care for limited English speakers provides information on choosing the right doctor, buying medicine, paying the bill, and the individual's role in maintaining his or her health. Cartoons, questions and puzzles concerning the message in cartoons and narrative passages, checklists about an individual's personal habits related to health, and the phonetic pronunciation of key terms are presented. Specific topics include the following: (1) primary care doctors, (2) specialists, (3) sources of information when choosing a physician, (4) important considerations in making the physician selection, (5) obtaining help in an emergency, (6) services provided by the health department, (7) the meaning of warnings on drugs, (8) the meaning of a generic and brand name drug, (9) comparing prices at different pharmacies, (10) the meaning of terms contained in health insurance policies, (11) different types of health insurance, (12) avoiding quacks and (13) keeping a health record. (SW)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED187134

Help Yourself to Health Care

by

Sarah Snyder, Consumer Education Specialist

Consultant: Mamie Hardy, Consumer Education Specialist

Illustrations by Douglas Oudekerk

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

"PERMISSION TO REPRODUCE THIS MATERIAL IN MICROFICHE ONLY HAS BEEN GRANTED BY

Robert F. O'Reilly

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

CTES

CHANGING TIMES EDUCATION SERVICE • A DIVISION OF EMC CORPORATION
ST. PAUL, MINNESOTA

FL011371

WORKBOOKS IN THIS SERIES:

SURVIVAL AT THE SUPERMARKET

DRESS FOR LESS

REPAIRS WITHOUT RIP-OFFS

SO YOU WANT TO BUY A CAR?

BUYING ON CREDIT

HELP YOURSELF TO HEALTH CARE

GOOD SENSE WITH OUR DOLLARS

RENTING IT RIGHT

BUYING FOR KEEPS

SO YOU NEED ACTION!

For Help Yourself to Health Care:
International Standard Book Number: 0-88436-514-X

©Copyright 1980 by EMC Corporation.
All rights reserved. Published 1980.

No part of this publication can be adapted, reproduced, stored in a retrieval system, or transmitted in any form or by any means; electronic, mechanical photocopying, recording, or otherwise, without the permission of the publisher.

Published by EMC Corporation
180 East Sixth Street
St. Paul, Minnesota 55101
Printed in the United States of America
0 9 8 7 6 5 4 3 2 1

Contents

INTRODUCTION 3

CHAPTER ONE FINDING THE RIGHT DOCTOR 6

CHAPTER TWO BUYING MEDICINE 12

CHAPTER THREE PAYING THE BILL 21

CHAPTER FOUR YOUR HEALTH: IT'S UP TO YOU 27

Introduction

Everyone spends money on health. But people have different ideas about taking care of themselves. Read the story below. Are you more like Bill? Or are you more like Ed?

HI, BILL. WANT TO GO JOGGING WITH ME?
NO, ED. I DON'T LIKE EXERCISE. BESIDES, I FEEL SICK.
I'M GOING TO BUY SOME PILLS. THEY WILL MAKE ME FEEL BETTER. I SAW THEM ON TV.
HAVE YOU BEEN TO A DOCTOR?
NO. I DON'T HAVE A DOCTOR. I DON'T WANT TO SPEND MY MONEY TO PAY DOCTOR BILLS.
BUT YOU SPEND MONEY ON PILLS. IF YOU DON'T GO TO A DOCTOR YOU MIGHT GET REALLY SICK. THAT WOULD COST A LOT.
YOU SHOULD TAKE GOOD CARE OF YOUR HEALTH.
I'M TOO BUSY. I'LL BE FINE TOMORROW.

Circle the best way to finish each sentence about Bill and Ed.

1. Because Bill felt sick, he was going to:
   a) see a doctor.
   b) buy some pills.
   c) go to bed.

2. Bill wanted to buy the pills because:
   a) his doctor told him to buy them.
   b) his mother told him to buy them.
   c) he saw a TV ad for the pills.

3. Ed told Bill that he should:
   a) take good care of his health.
   b) buy a different kind of pill.
   c) go jogging even if he was sick.

Now, what do you think? Who takes better care of his health, Ed or Bill?

_____

Which person are you more like, Ed or Bill?

_____

Where do your dollars for health care go? Check the ones that you buy.

- ☐ Doctors' care
- ☐ Hospital care
- ☐ Health insurance (to pay bills when you are sick)
- ☐ Medicine
- ☐ Health care products (like bandages, toothbrushes, etc.)
- ☐ Eyeglasses, hearing aid
- ☐ Other _____

Your health is important! So is your pocketbook! Keep them both in good shape. Learn how to get good health care. Learn how to spend dollars for health care wisely.

MORE ABOUT YOU

Read these sentences. Check YES if the sentence tells what you think or do. Check NO if it does not tell what you think or do.

YES	NO	
☐	☐	I often think about my health.
☐	☐	I keep healthy by eating the right foods.
☐	☐	I get enough sleep and exercise.
☐	☐	I have a personal doctor.
☐	☐	When I am sick, I call my doctor right away.
☐	☐	I spend a lot of money on my health.
☐	☐	I worry about paying for health care.
☐	☐	If I am sick, I get advice from family and friends.
☐	☐	When I shop for health care products, I compare prices.
☐	☐	I often try new health care products.
☐	☐	I try health care products that I see advertised.
☐	☐	When I'm sick, I don't go to my doctor. I just hope I will get well soon.
☐	☐	I have health insurance.
☐	☐	I read the labels of health care products.
☐	☐	I read the labels on medicine bottles.

Chapter 1 FINDING THE RIGHT DOCTOR

WHAT KIND OF DOCTOR DO YOU NEED?

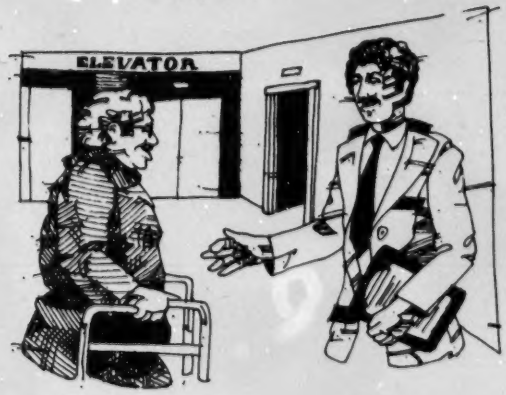
There are different kinds of doctors. Some doctors give **primary care** (PRĪ mĕr ē kār). When people are sick or hurt, they go to a primary-care doctor first. Primary-care doctors also give check-ups. They see if you are healthy. They treat many illnesses. They act as "personal" or "family" doctors.

It is a good idea to choose one "family" doctor to take care of your family's health. When you and your family go to the same doctor every time that you need health care, this doctor will get to know all about your family's health needs.

MORE ABOUT PRIMARY CARE DOCTORS

There are different kinds of primary-care doctors.

Some doctors give primary care to both adults and children. These doctors are sometimes called **family practitioners** (FĂM lē prăk TĬSH ə nĕrs). Sometimes they are called **general practitioners** (GĔN ə rĕl prăk TĬSH ə nĕrs).



Other primary-care doctors are called **pediatricians** (pē dē ə TRĬSH ĕns). Pediatricians care for babies, children and teenagers.

Other primary-care doctors are called **internists** (ĬN tĕr nĭsts). Internists only give primary care to adults.

Do you have a "family" doctor? ☐ **YES** ☐ **NO**

If you don't have a primary-care doctor, look for one now. Choose a doctor when you are well. Don't wait until you are sick.

WHEN YOU NEED SPECIAL CARE . . .

Sometimes you need special care. You might break a bone or hurt your eye. Then your primary-care doctor may send you to a **specialist** (SPĔSH ăl ĭst). Specialists are doctors who have had special training. Some specialists treat only certain illnesses like cancer or heart disease. Some specialists treat only certain parts of the body: eyes, ears, skin, etc. There are many kinds of specialists.

Here are some kind of specialists:

SURGEON (SŬR jŭn) does operations

OBSTETRICIAN (ŏb stĕ TRĬSH ŭn) treats pregnant women and delivers babies

GYNECOLOGIST (gī nĕ KŎL ə jĭst) treats women's diseases

PSYCHIATRIST (sī KĪ ə trĭst) treats mental and emotional illness

CARDIOLOGIST (kăr dē ŎL ə jĭst) treats heart disease

DERMATOLOGIST (dĕr mă TŎL ə jĭst) treats skin diseases

ORTHOPEDIST (ŏr thŏ PĒ dĭst) treats broken bones and bone diseases

OPHTHALMOLOGIST (ŏff thăl MŎL ə jĭst) treats eye disease

Have you ever gone to any of these specialists? If so, circle the ones that have treated you.

Have you ever gone to any other kind of specialist? YES ☐ NO ☐

If yes, what kind of specialist? _____

REMEMBER: Your personal doctor can help you find a specialist.

CHECK YOURSELF

Do you know which of these statements are right and which are wrong? Put a check mark (✓) in the box marked "YES" if a statement is right. Put a check mark in the box marked "NO" if the statement is wrong.

1. A specialist is a doctor that gives primary care. ☐ YES ☐ NO
2. A pediatrician takes care of babies and children. ☐ YES ☐ NO
3. If you are sick, you should go first to a specialist. ☐ YES ☐ NO
4. A primary-care doctor is a personal or family doctor. ☐ YES ☐ NO

TELL ME . . . WHO'S A GOOD DOCTOR?

How can you find a doctor? Begin by getting some names.

1. Ask friends, relatives or people at work to tell you the name of their doctor.

   Think of the names of three people you could ask. Write them in the spaces.

   _____

   _____

   _____

2. Ask your city or county medical society. Look in the Yellow Pages under "Medical Society." If you don't find it listed there, look under the city or county name.

   Write the phone number of your local medical society:

   _____

3. Call a local hospital. Ask to speak to someone who can give you the names of some family doctors.

   Write the name of the hospital you could call:

   _____

   Write the telephone number of the hospital:

   _____

4. Ask a doctor. Your hometown doctor can often give you names of doctors in other places. One kind of doctor can give you names of other kinds of doctors.

   Write the name of a doctor you could ask:

   _____

CHOOSING A DOCTOR

When you are choosing a doctor, ask questions. When someone gives you a doctor's name, ask about the doctor. You can also call a doctor's office to ask questions. Asking questions will help you find the right doctor for you.

Here are some questions to ask:

	Doctor 1	Doctor 2	Doctor 3
Name of doctor			
Who gave you the doctor's name?			
Doctor's telephone number			
What kind of doctor? (internist, pediatrician, etc.)			
What kind of training has the doctor had?			
Has the doctor had special training to practice a specialty? If so, what is the specialty?			
Does the doctor work with other doctors?			
Is the doctor taking new patients?			
Do you need an appointment to see the doctor?			
Where is the doctor's office?			
Is the office near you?			
What are the doctor's office hours?			

	Doctor 1	Doctor 2	Doctor 3
How can you get in touch with the doctor during the day? At night?			
On weekends?			
Does the doctor make house calls?			
What is the fee for an office visit?			
What is the fee for a hospital visit?			
What is the fee for a check-up?			
To which hospital does the doctor send patients?			

HELP IN AN EMERGENCY

Suppose that you don't have a personal doctor. You are suddenly very sick. Or you are hurt in an accident. What can you do?

Hospital Emergency Rooms

Many hospitals have **emergency** (ē MŬR jĕn sē) **rooms.** Emergency rooms are open all day and all night. You can go there at any time and a doctor will treat you.

A hospital emergency room is a good place to go if you are hurt in an accident. It is a good place to go if you are suddenly sick. The doctors and nurses who work in emergency rooms have special training. They can give you emergency care.

Emergency room care can cost a lot. But you should know where to go if you need emergency help.

What hospital emergency room could you use if you needed help?

Write the name of the hospital:

_____

Write the address of the hospital:

_____

MORE HELP IN AN EMERGENCY

Paramedic Units

Check to see if your city fire department has a **paramedic unit** (păr ə MĚD ĭc Ū nĭt). Paramedics are workers who are specially trained to give emergency medical care. When people need emergency medical help, but can not get to a hospital, you can telephone the fire department. The fire department sends a paramedic team to help the person who is sick or hurt.

Call your city fire department. Ask if they have a paramedic unit. If they do, write the telephone number of the fire department here:

_____ .

HELP FROM YOUR HEALTH DEPARTMENT

Your city or county government has a health department. The health department helps keep people in your area healthy. The health department may offer services that your family can use. It may offer free:

Shots and other kinds of medical protection against childhood diseases like measles, polio, whooping cough, etc. This kind of medical protection is called **immunization** (ĬM ū nĭ zā shŭn).

Tests for: VD, pregnancy, heart disease; hearing tests; chest X-rays, and other kinds of tests

Your health department may also offer free health care to people who don't have much money. It may offer:

Medical and dental care

Maternity care for pregnant women

Family planning

Write the address of your local health department: _____

_____

Write the phone number of the health department: _____

What does your health department offer you? _____

_____

Chapter 2

BUYING MEDICINE

℞ Do you know what this sign means? It means **prescription** (prĭ SKRĬP shŭn). This is a prescription:

C. U. SOON, M.D.
Main Street Medical Building
Anytown, Anystate

BNDD No. BA5630987 Phone: 987-6543
Office hours by appointment

Name U. R. Sick Date 4/24/79

Address _____

℞

Ampicillin 0.250
Caps No XXIV

Sig: One caps t.i.d. ac, p.r.n.

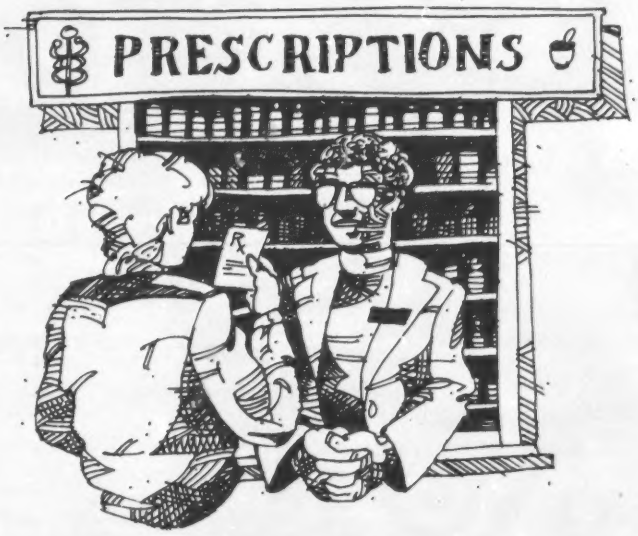
Label as to Contents ✓

REP. 0-1-2-3 PRN C. U. Soon M.D.

If you need some medicine, your doctor will give you a prescription. A prescription is a written order for medicine. It gives the doctor's name and your name. It tells what medicine you need. It tells how often you must take the medicine.

It is hard to read a prescription. Prescriptions are written a special way. But a trained person can read prescriptions. A doctor writes a prescription for a **pharmacist** (FĂR mă sĭst) to read at the drug store. Pharmacists are trained to read prescriptions and prepare drugs for sick people.

FILLING A PRESCRIPTION



When your doctor gives you a prescription, take it to a drug store. Another word for drug store is **pharmacy** (FĂR mă sē). Ask the pharmacist to fill the prescription. The pharmacist will read the prescription. He or she will prepare your medicine and put it in a bottle with a special label. The label will tell you how and when to take the medicine. Here is a medicine label:

BEST EVER DRUG STORE
Phone: 630-7113
DOWNTOWN MEDICAL BUILDING ANYTOWN, ANYSTATE
Rx 3024719 Dr.: Soon
4-24-79
U.R. Sick
AMPICILLIN 250 MG
TAKE 1 CAPSULE DAILY BEFORE EACH MEAL AND AT BEDTIME.

It is very important to read medicine labels. Practice reading this label. Pretend this medicine is for you.

1. What is the name of the medicine?

   _____

2. How many capsules should you take each day? _____

3. When should you take this medicine?

   _____

If you can not understand what a medicine label says, ask the pharmacist to help you. If you are going to take a medicine, it is important to know how to follow the directions written on the label.

The pharmacist may also put some small labels on your medicine. Read these labels carefully. They use words and pictures to tell you about your medicine.

Here is a small label:

This label is a warning. If this label is on your medicine, you should not drink alcoholic drinks. Mixing alcoholic drinks with this medicine could be very dangerous.

Here are some other labels. They are cut in half. Can you match each picture with words that mean the same? Draw a line from each picture to the right words. The first one is done for you.

MEDICATION SHOULD BE TAKEN WITH PLENTY OF **WATER**

NOT TO BE TAKEN BY MOUTH

TAKE WITH **FOOD OR MILK**

POISON

SHAKE WELL

FOR THE **ear**

may cause DROWSINESS. ALCOHOL may intensify this effect. USE CARE when operating a car or dangerous machinery.

FOR THE **NOSE**

Can you complete these sentences correctly? Use these words:

pharmacist pharmacy prescription

1. A _____ is a written order for medicine.
2. The place to fill a prescription is a _____.
3. A _____ is trained to prepare medicine.

SOME WORDS ABOUT DRUGS

Prescription drugs are sold only with a prescription from a doctor. You can't buy them without a prescription. Prescription drugs often cost a lot of money. But you can save money if you learn about drugs and can shop wisely.

A prescription tells what medicine your doctor wants you to buy. When doctors write prescriptions, they can give the name of a drug in two ways. They can give a brand name. Or they can give a **generic** (jĕ NĚR ĭk) name.

WHAT IS A BRAND NAME?

Drugs have brand names just like other products. When you buy food, you choose from different brands. When you buy canned peas, you can choose from different brands made by different companies You might buy one brand because it is cheaper. If you like one brand better, you buy that one.

A brand name is a special name or trademark a drug company gives to its product. A drug may be made by many different drug companies. Each company puts its own names on the medicines that it makes. A pharmacy sells many different brands of drugs.

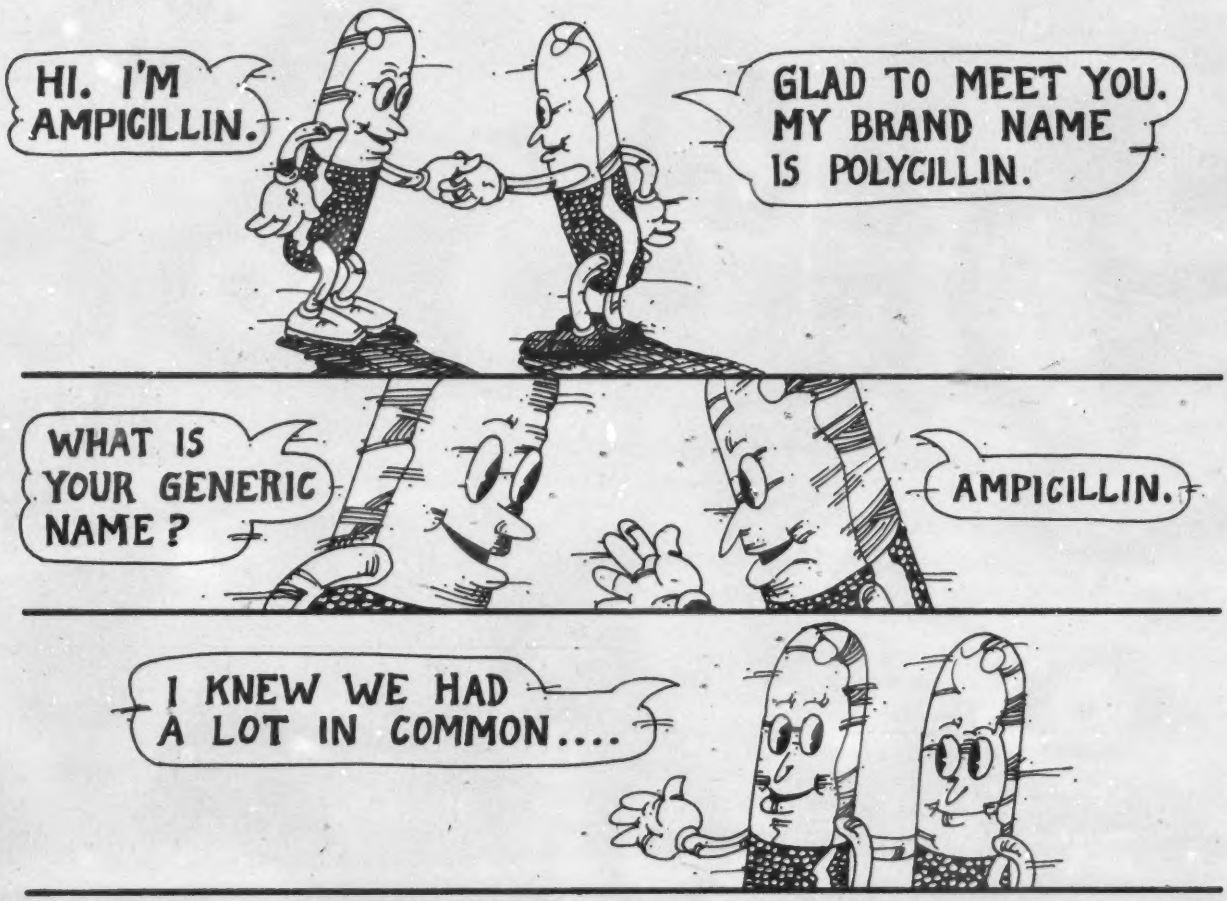
WHAT IS A GENERIC NAME?

Every medicine has a generic name. The generic name is a name for the active part of the medicine. The active part is the part that makes people well. The generic name comes from the chemicals that are in the drug. Many drugs are sold using the generic name.

Doctors may use a brand name when they write your prescription. In some states, pharmacists must sell you this brand of medicine. In other states pharmacists can sell you a less expensive brand of the drug. The law allows pharmacists to do this. The pharmacist may also be allowed to sell you the drug by its generic name. Generic drugs are often less expensive than brand names. Not all drugs are sold under generic names.

If your doctor writes the generic name on your prescription, pharmacists have more choice. They can choose among products made by different companies. They can give you a generic form of the drug. They can choose a brand that is low in cost.

Look at the prescription on page 12. This gives a generic name: ampicillin. Pharmacists could sell you this drug under the generic name. They could also fill this prescription with a brand-name drug such as Polycillin.


HI. I'M AMPICILLIN.
GLAD TO MEET YOU. MY BRAND NAME IS POLYCILLIN.
WHAT IS YOUR GENERIC NAME?
AMPICILLIN.
I KNEW WE HAD A LOT IN COMMON....

WAYS TO SAVE ON PRESCRIPTION DRUGS

When you buy drugs, you can save money. Here's how to do it!

1. Ask your doctor to help.

Your doctor might be able to.

- prescribe a drug by its generic name.
- give you some free samples of medicine if you only need a small amount.
- tell you the name of a pharmacy that might charge less.
- prescribe a large amount of medicine. If you need to take the drug for a long time, you could save by buying a large amount.
- write the name, quantity and strength of medicine on a separate piece of paper. You can use this to compare prices at different pharmacies.

2. Compare prices at different pharmacies.

Each pharmacy sets its own prices. Visit several stores or call them on the telephone. (Look in the *Yellow Pages* under Pharmacies.) Tell the pharmacist the name, quantity and strength of the medicine that you need. Ask the price of this medicine.

Compare services that pharmacies offer. Some are open longer hours. Some do business on Sundays. Some will deliver medicine to your home. Some keep personal files for their customers. (Sometimes it is important to have a record of what kinds of medicine doctors have prescribed for you.)

What pharmacy do you usually use? _____

Name some other pharmacies that you could use. _____

_____ _____

When you have a prescription to fill, compare prices. Compare services. Find the best pharmacy for you.

℞ FOR SMART SHOPPING

Let me give you some advice.
When you buy drugs, compare the price.

You may pay less at one drug store.
A brand-name drug may cost you more.

A generic drug could be just right.
Ask your doctor if it might.

Pharmacists know all about
Drugs. Ask them to help you out.

OTC DRUGS

You do not need a prescription to buy some medicines. These are called "over-the-counter" or OTC drugs. Here are some OTC drugs. Use checkmarks to show the ones that you buy.

	I buy these:		
pain relievers (aspirin, etc.)	☐ often	☐ sometimes	☐ never
sleep aids	☐ often	☐ sometimes	☐ never
cold pills	☐ often	☐ sometimes	☐ never
antacids	☐ often	☐ sometimes	☐ never
laxatives	☐ often	☐ sometimes	☐ never
vitamins	☐ often	☐ sometimes	☐ never
cough medicines	☐ often	☐ sometimes	☐ never
antiseptics (kill germs)	☐ often	☐ sometimes	☐ never
Other: _____	☐ often	☐ sometimes	☐ never
Other: _____	☐ often	☐ sometimes	☐ never
Other: _____	☐ often	☐ sometimes	☐ never

SMART SHOPPERS TIPS FOR SAVING MONEY

When you buy "over-the-counter" drugs:

Compare prices at different stores.

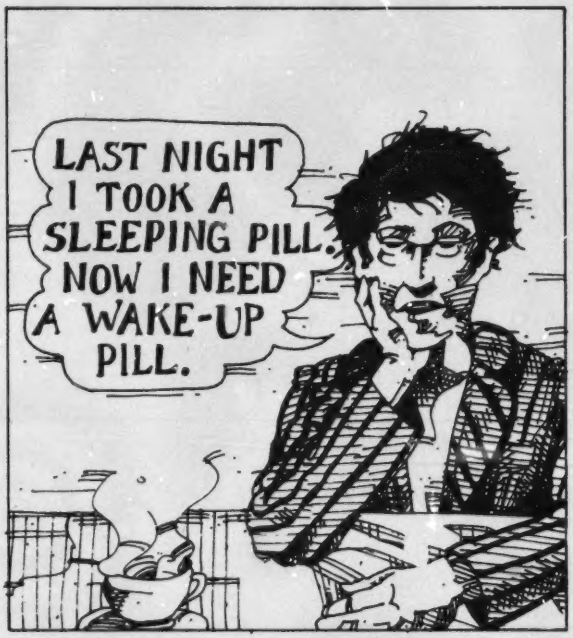
Buy house brands.

Watch for sales.

20

PLAY IT SAFE WITH OTC DRUGS

TAKE MEDICINE ONLY IF YOU NEED IT



CHECK WITH YOUR DOCTOR

READ MEDICINE LABELS CAREFULLY

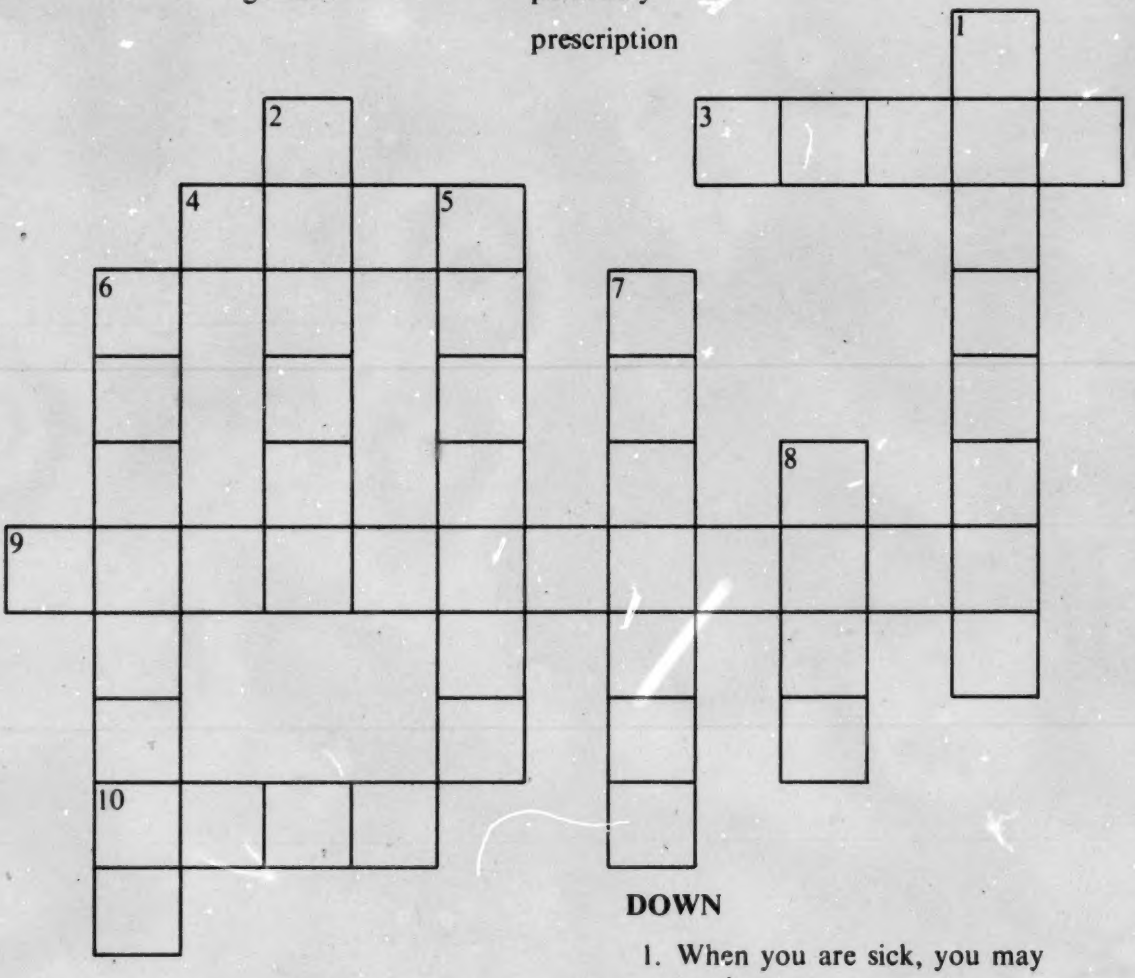
DON'T BELIEVE EVERYTHING IN THE ADS

TEST YOURSELF

How much have you learned about buying medicine? Find out by doing this puzzle.

Use these words to fill in the blanks in the puzzle.

brands	drug	label
compare	fill	medicine
cost	generic	pharmacy
		prescription



ACROSS

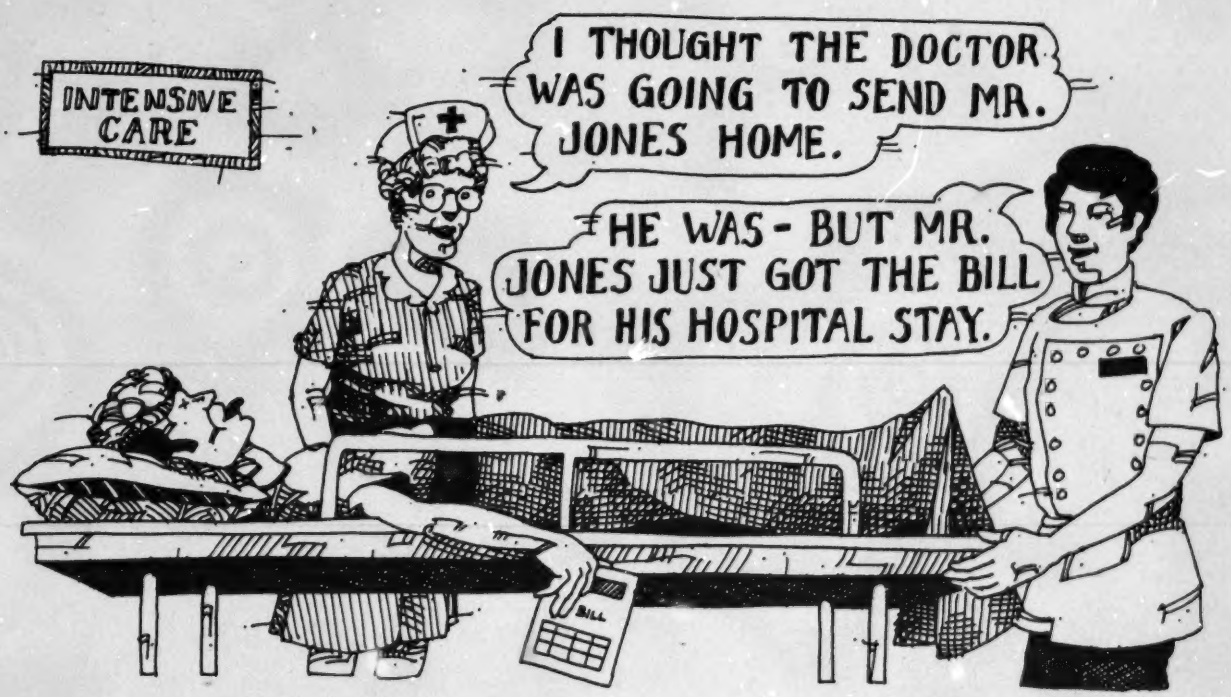
3. You should read a medicine _____ carefully.
4. Another name for pharmacy is _____ store.
9. The sign ℞ means _____.
10. A generic drug may often _____ less than a brand-name drug.

DOWN

1. When you are sick, you may need some _____.
2. Pharmacies sell different _____ of a drug.
5. The _____ name of a drug comes from the chemicals in it.
6. Go to a _____ to buy medicine.
7. If you _____ prices, you can find the best buy.
8. Ask the pharmacist to _____ your prescription.

Chapter 3

PAYING THE BILL


INTENSIVE CARE
I THOUGHT THE DOCTOR WAS GOING TO SEND MR. JONES HOME.
HE WAS - BUT MR. JONES JUST GOT THE BILL FOR HIS HOSPITAL STAY.
BILL

What is the point of this cartoon? Circle your answer.

1. Mr. Jones was not well enough to go home.
2. Mr. Jones got sick again when he saw his hospital bill.
3. Mr. Jones did not want to leave the hospital.

How much do you think it costs to spend one night in the hospital?

Make a guess: $_____

Call a hospital near you. Ask how much it costs for one night in a semi-private room (one that you share with someone else).

One night in a semi-private room costs: $_____

Ask how much it costs for one night in a private room (one that you do not share).

One night in a private room costs: $_____

How close was your guess?

If you got sick or hurt, could you pay hospital bills? Could you pay doctor bills? Health care costs a lot. You need help to pay for it. Health insurance can help you pay your health care bills.

WHAT IS HEALTH INSURANCE?

When you buy health insurance, you are protecting yourself. You pay money for health insurance. You pay it to a company or group called an **insurer** (ĭn SHŎŎR ĕr). If you get sick or hurt, the insurer will help pay your medical bills.

When you buy health insurance, you pay **premiums** (PRĒ mē ŭms). Premiums are money that you pay for your insurance protection. To keep your protection at all times, you must pay the premiums regularly. With some plans, premiums are paid each month. With other plans, the premiums might be paid four times a year.

When you buy your health insurance, the insurer gives you a policy in writing. The policy tells how much your premiums will be. It also tells what your **benefits** (BĔN ĕ fĭts) will be. Benefits are what your insurer will pay if you are sick or hurt.

For example, if you were a single person, your policy might say that your premiums would be $40 each month. The policy might say that your insurer will pay doctor bills, hospital bills and bills for medicines. These would be your insurance benefits.

TEST YOURSELF

Do you know these words now? Fill in the blanks.

Use these words: premiums policy benefits

1. A _____ tells about your insurance.
2. When you buy insurance, you must pay _____.
3. _____ are what your insurer will pay if you are sick or hurt.

HEALTH INSURANCE POLICIES

There are two kinds of health insurance policies.

An **individual** (ĭn dĭ VĬD ū ăl) policy. This policy covers one person or one family.

A group policy. This kind covers a group of people. Many working people have group insurance through their jobs. Their employer pays all or part of the premiums for their insurance. Group insurance costs less.

Health insurance policies offer different kinds of protection or **coverage** (KŬV ĕr ĭj). Here are some kinds of health insurance policies. Ask yourself: what kind of policy do I need most?

Hospitalization (HŎS pĭ tĕ lī ZĀ shŭn)

Pays for most of the cost of your hospital room, regular nursing care, drugs, lab tests, x-rays.

Medical (MĔD ĭ kăl)

Pays a doctor for treating you in and out of the hospital.

Surgical (SŬR jĭ kăl)

Pays a surgeon for operating on you.

Major Medical (MĀ jĕr MĔD ĭ kăl)

Helps pay bills if you are very sick for a long time. Covers almost every kind of care both in and out of the hospital.

Usually you must pay some part of the bills before your insurer pays.

Disability (DĬS ə BĬL ĭ tē)

Pays you money when you can't work because you are sick.

Accident

Pays medical bills when you are hurt in an accident.

MORE ABOUT HEALTH INSURANCE POLICIES

Dread Disease

Pays medical bills when you have a certain kind of serious disease (like cancer).

Dental

Pays for dental care.

You should try to have some health insurance. But insurance costs a lot. You can't have every kind of policy. You can't buy insurance to cover all your bills.

Expect to pay some bills yourself. But try to buy some insurance protection. Even a short stay in a hospital costs a lot of money. You need insurance to help pay your medical bills if you have an operation or are very sick.

WHERE CAN YOU GO FOR HEALTH INSURANCE?

An insurer is a company or group that offers insurance. Here are some of the insurers that offer health insurance.

Have you ever seen these symbols before?

They stand for Blue Cross and Blue Shield insurance. Blue Shield Plans cover doctor bills. Blue Cross Plans cover hospital bills. Blue Cross and Blue Shield Plans are nonprofit. They offer health insurance to groups and individuals. Blue Cross and Blue Shield Plans are in every state in the United States.

Is there one where you live?

Look in the white pages of the telephone book under Blue Cross or Blue Shield Plan.

Name: _____

Address: _____

Phone: _____

Phone and ask the Plan to send you information about health insurance.

Commercial insurance companies

These sell group plans. They also sell individual policies. Some commercial companies sell other kinds of insurance besides health insurance. Some sell auto insurance. Some sell home insurance.

Look in the Yellow Pages under Insurance. Find three insurance companies that sell health insurance.

Name: _____

Address: _____

Phone: _____

Name: _____

Address: _____

Phone: _____

Name: _____

Address: _____

Phone: _____

Ask them to send you information about their health insurance plans.

Government programs

Some people can get insurance through government programs. Medicare is a health insurance plan for people age 65 and over. Medicare also covers some disabled people.

Medicaid pays medical expenses for people with low incomes. Each state decides who can get Medicaid.

Find out about Medicaid where you live. Call your city or county government.

Phone number for Medicaid information

_____

Who is covered by Medicaid? _____

_____

What does Medicaid pay for? _____

_____

Prepaid health plans

These are called **Health Maintenance Organizations** (hĕlth MĀN tĕn ănz Ŏr găn ĭ ZĀ shŭns) or HMO's. You pay to be a member. HMO's pay for their members' health care when they need it. The HMO plan hires doctors and other people to give health care.

Is there a HMO near you? Look in the Yellow Pages.

Name: _____

Address: _____

Phone: _____

Call and ask them to send you information.

Buying health insurance - some do's and a don't

DO shop around. There are many kinds of health insurance plans.

DO get a group health insurance policy if you can. It's cheaper.

DO try to get a health insurance policy that gives you lots of protection.

DON'T buy a policy that only covers you against one or two diseases.

HOW ABOUT YOU?

Do you have health insurance? ☐ YES ☐ NO

If you answered YES . . .

What is the name of your insurer? _____

Address _____ Telephone number _____

What is the premium you pay? $_____ each month / quarter / year

Is it a group policy? ☐ YES ☐ NO

What coverage do you have? (✓)

☐ Hospitalization ☐ Major Medical

☐ Surgical ☐ Disability

☐ Medical ☐ Accident

Do you keep your health insurance card with you at all times? ☐ YES ☐ NO

How could you find out more about your insurance?

☐ Ask someone at work

☐ Ask someone in your family

☐ Ask your insurer

☐ Write or phone the Insurance Division of your state government.

Has your insurer ever paid for health care for you? ☐ YES ☐ NO

If yes, when? _____ What kind of care? _____

Do you have enough insurance? ☐ YES ☐ NO

If no, what kind of insurance do you think you need? _____

How much would it cost? $_____

Can you afford to buy more health insurance? ☐ YES ☐ NO

If you answered NO . . .

Could you get health insurance as part of a group? ☐ YES ☐ NO

If yes, what group? _____

How much can you pay for health insurance? $ _____

What kind of health insurance do you need most? _____

Chapter 4

YOUR HEALTH — IT'S UP TO YOU

Which of these things will you do today? What does each have to do with your health?

- ☐ Smoke a cigarette.
- ☐ Plan to get six to eight hours of sleep tonight.
- ☐ Fasten your seat belt in a car.
- ☐ Order food in a restaurant.
- ☐ Fix yourself a meal.
- ☐ Snack between meals.
- ☐ Take a drug.
- ☐ Take an alcoholic drink.
- ☐ Meditate.
- ☐ Take a walk or jog.
- ☐ Think good thoughts.

Some of the things that you do each day make you healthier. Some things make you less healthy. You control your eating, drinking and sleeping habits. You control how much exercise you get.

What are three ways you take good care of your health?

1. _____
2. _____
3. _____

What could you do to make yourself healthier?

1. _____
2. _____
3. _____

You can do more for your health than any doctor.

QUACKERY

Would you answer this ad?

Ads like this make promises. Have you ever answered an ad like this? Would this product make you thinner? Or would it just make your wallet thinner?

Some "health" products don't do what they promise. They are fakes. Some may even harm you. Making false promises about health products is called **quackery** (KWĂK ə rē). Some other kinds of quackery are:

"Miracle" cures for diseases
Food fads and special diets
Vitamins and minerals you don't need
Things to wear to lose weight or cure disease (belts, bracelets, etc.)
Some cosmetics and skin medicines

Look at magazines and newspapers. Find some ads for products that promise miracles.

How can you spot quackery? Something may be quackery if:

You are promised a quick "cure."
A "secret" machine or drug is used.
The product is supposed to be a "cure" for many diseases.
The "cure" is sold door-to-door.
You are asked to sign a contract.
Ads include praise from users to help sell the "cure."

Check (✓) things to do if you think something is quackery

Check with your doctor _____

Talk to the city or county medical society where you live _____

Write the Food and Drug Administration _____

Ask your city or county health department _____

Ask a friend that you trust _____

Check with a consumer action group in your city or state. _____

Tell your Post Office if the product was sold through the mail _____

Call the Better Business Bureau where you live. You can find the telephone number in the white pages of the telephone book. _____

Write or phone the Consumer Protection Agency in your city, county or state.

Name of Agency _____

Address of Agency _____

_____

Phone number of Agency _____

KEEP A HEALTH RECORD

A health **record** (RĚK ĕrd) tells about your health. It tells when you are sick. It tells what you have done to keep healthy.

You can keep a health record. It will help you remember about your health. It will help a new doctor to take care of you.

Begin a health record for yourself. Fill out this form. You may find that you need some information from others -- like your doctor, parents or other relatives.

HEALTH RECORD OF: _____
Name

_____
Address Date of birth

YOUR DOCTOR(S)

_____
Name Address Telephone

_____
Name Address Telephone

YOUR DENTIST

_____
Name Address Telephone

YOUR HEALTH INSURANCE

_____
Name of insurance company Address Number of policy

FAMILY HEALTH Diseases (heart, cancer, etc.) If dead, reason for death

Father _____

Mother _____

Sister _____

Brother _____

CHILDHOOD DISEASES

Measles Date: _____ Mumps Date: _____

German measles Date: _____ Chicken pox Date: _____

Other: _____ Date: _____ Other: _____ Date: _____

HAVE YOU EVER BEEN HURT IN AN ACCIDENT?

Date How you were hurt

HAVE YOU HAD SURGERY?

Date Name of operation

Date Name of operation

HAVE YOU EVER HAD ANY BIG ILLNESSES?

Date Name of illness

Date Name of illness

WHAT SHOTS (IMMUNIZATION) HAVE YOU HAD TO PROTECT YOU FROM GETTING SICK?

Date Shot

Date Shot

Date Shot

Date Shot

ALLERGIES

Are you allergic to any foods? YES ☐ NO ☐

If YES, list the foods that you are allergic to:

Are you allergic to any drugs? YES ☐ NO ☐

If YES, list the drugs that you are allergic to:

Are you allergic to pollen in the air? YES ☐ NO ☐

If YES, lists the kind(s) of pollen that you are allergic to:

Are you allergic to anything else? YES ☐ NO ☐

If YES, list the things that you are allergic to:

YOUR BLOOD GROUP **RH FACTOR**

This health record will help you fill out the card for your wallet. (Look on the inside back cover of this workbook.)

WHAT WILL YOU DO?

Make a plan. You have finished this workbook. What are you going to do to take care of your health? How will you spend your health care dollars?

Make a check (✓) by the things you will do.

____ Find a personal doctor

____ Have a check-up

____ See a doctor about a health problem

____ Go see your dentist

____ Get some exercise each day

____ Get six to eight hours of sleep each night

____ Learn more about nutrition

____ Take out some health insurance

____ Find out more about your health insurance

____ Shop around for prescription drugs

____ Compare prices of health care products

____ Other: _____

____ Other: _____

____ Other: _____

CARRY THIS CARD

Fill out this card. Cut it out, fold it, and put it in your wallet or pocketbook. Always carry it with you. It could save your life!

EMERGENCY HEALTH CARD

Name _____

Address _____

_____ Telephone: _____

In case of emergency, please call: _____

_____

Blood type _____ RH Type _____

My doctor is _____

My doctor's telephone number is _____

I am allergic to _____

Medical problems _____

CALL FOR HELP

Someday you might need help fast. Get ready now. Look in the front of your telephone book. Find the numbers that you should call in an emergency. Copy them on the lines below. Cut this form out. Keep it near your telephone.

SPECIAL EMERGENCY NUMBER _____

POLICE _____

FIRE AND RESCUE _____

POISON CONTROL CENTER _____

YOUR DOCTOR _____

YOUR PHARMACY _____